

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Bryan Jay Geesey  
Debtor

Case No. 12-00452-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DGeorge  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Nov 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2017.

db +Bryan Jay Geesey, 1134 Elm St., York, PA 17403-2510  
aty Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066  
cr +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
4129621 +Atlantic Credit and Finance, Inc., c/o Joel Flink, Esquire, 1001 E. Hector Street,  
Conshohocken, PA 19428-2395  
4027447 City of York, 50 West King Street, PO Box 1506, York, PA 17405-1506  
4027448 +Credit Bureau Of York (Original Creditor, 33 S Duke St, York, PA 17401-1485  
4027450 +Financial Recoveries (Original Creditor:, 200 E Park Dr Ste 100,  
Mount Laurel, NJ 08054-1297  
4027451 +John Paul Klemm, Esquire, 50 Harrison Street, Suite 206, Hoboken, NJ 07030-6087  
4027452 +National Recovery Agen (Original Credito, 2491 Paxton St, Harrisburg, PA 17111-1036  
4052954 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue,  
Pittsburgh, PA 15222-1707  
4039684 +Paul John Klemm, Esquire, 425 Eagle Rock Ave, Roseland, NJ 07068-1717  
4027454 +Penn Credit Corporatio (Original Credito, 916 S 14th St, Harrisburg, PA 17104-3425  
4027455 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908  
4027456 +Woodforest National Bank, c/o Joel Flink, Esquire, 1001 E. Hector Street,  
Conshohocken, PA 19428-2395  
4058896 +York Hospital, 1001 South George St, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4074730 EDI: AIS.COM Nov 28 2017 19:03:00 American InfoSource LP as agent for, WellSpan Health,  
as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838  
4027445 +EDI: ACCE.COM Nov 28 2017 19:03:00 Asset Acceptance LLC, Po Box 1630,  
Warren, MI 48090-1630  
4059658 EDI: BANKAMER2.COM Nov 28 2017 19:03:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
4027446 EDI: BANKAMER.COM Nov 28 2017 19:03:00 Bank Of America, Po Box 982238,  
El Paso, TX 79998  
4027449 +E-mail/Text: kcarter@creditmanagementcompany.com Nov 28 2017 19:00:53  
Credit Management Co (Original Creditor:, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
4027453 +EDI: AGFINANCE.COM Nov 28 2017 19:03:00 Onemain Financia, 300 Saint Paul Pla Bspl3a,  
Baltimore, MD 21202-2120

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Dawn Marie Cutaia on behalf of Debtor 1 Bryan Jay Geesey dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroupp@kmlawgroup.com  
Louis P. Vitti on behalf of Creditor PNC Bank, National Association jennifer@vitttilaw.com,  
tiffany@vitttilaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Bryan Jay Geesey**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:12-bk-00452-RNO**

Social Security number or ITIN **xxx-xx-5134**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

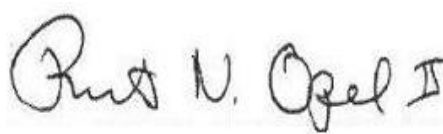
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bryan Jay Geesey

November 28, 2017

By the  
court:



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**